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Doug and Heather Boneparth co-wrote the book, "Money Together."
Courtesy photo by Sylvie Rosokoff

How advisors can help couples build financial harmony
By Rob Burgess
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Couples who stay aligned financially rarely get there by accident. Advisors know that harmony isn't just about budgeting or investment strategy — it's also about ongoing communication.

More often, the real work is helping clients uncover their beliefs, behaviors and attitudes regarding money, which may be rooted in early family experiences and childhood dynamics, before any differences show up as financial conflict.

"You're either like, 'I'm doing things because that's the way my parents did them,' or you're like, 'I am so terrified of ending up like my parents, I'm going to do the exact opposite.' And sometimes that's too extreme," said Heather Boneparth, who co-wrote "Money Together" and co-owns New York-based RIA Bona Fide Wealth with her husband Doug Boneparth, a financial advisor.

Advisors can play a critical role by building honest, recurring money conversations into the planning process, turning uncomfortable questions into routine discussions.

Understanding how couples think about money
Many couples don't struggle because of a lack of resources, but because they approach money differently, said Molly Lohroff, senior wealth management associate with Greenleaf Trust in Kalamazoo, Michigan.

"Money tends to reflect values, experiences and priorities, so two people can be financially responsible and still see things differently," she said.

Financial harmony isn't just about the numbers — it's about communication, shared values and transparency, said Assunta "Susie" McLane, managing director and senior wealth advisor at Summit Place Financial Advisors in Summit, New Jersey.

"Money is emotional, and many disagreements stem from differences in family background, past experiences and deeply held beliefs about money," she said.

If client couples are not aware of what's going on under the hood of their own lives, it's hard for them to understand their partner's positions, said Heather Boneparth.

"You lose the plot very easily when you're staring at a bill that you worry that you can't afford to pay, or a budget … or a financial goal that doesn't meet the mark," she said. "You just focus on the here and now in the proximate concern, but in

reality, the way that we examine our own beliefs and the way that we communicate with one another are the core foundational elements."

Common areas of disagreement

A financial plan isn't just about investments. It's also a communication tool, said Lohroff. Once couples can clearly see where they're headed together, many of the financial disagreements naturally lose their intensity.

"When both partners understand the 'why' behind decisions, conversations become less about who's right and more about how to move forward together," she said.

Some of the most common areas of misalignment include how much to save versus spend, how to handle existing debt, investment risk tolerance and expectations around lifestyle as income changes, said Lohroff. Sometimes couples haven't fully discussed with each other their financial "baggage," such as student loans, spending habits or differing experiences with money growing up.

"We start by creating transparency and understanding what each person values, along with the financial history they may be bringing into the relationship," she said. "Instead of framing decisions as compromises, we focus on trade-offs and shared priorities."

Getting comfortable with uncomfortable questions

Having couples ask each other questions that may be uncomfortable in the short term can be key to the long-term success of their financial plans.

Bill Hines, financial planner at Emancipare Investment Advisors in Bethlehem, Pennsylvania, said to mitigate money stress in client couples, his firm tests each plan to ensure that if one spouse dies unexpectedly, the other spouse will be financially secure.

"'Honey, will I be OK if you get hit by a bus?' is an awkward question to ask," he said, but it's crucial to address.

Hines said his firm also tests each spouse's risk tolerance and makes sure their investments are in line with that.

"Families typically have one financially astute person, and the other not as much," he said. "Keeping things simple is a huge benefit to a non-financially astute spouse taking the wheel."

Scheduling a regular 'money meeting'

It's important for couples to hold financial conversations early and often, even if it feels unromantic, said Lohroff.

"Talk openly about debt, goals, career expectations and how you want to manage money day-to-day," she said. "It's less important that couples manage money the

same way and more important that they understand each other's perspective."

Couples can build consistency and openness around their finances by establishing a quarterly money date or a money meeting, said Doug Boneparth. Ideally, it should be at a time and place that works for both partners and serve as a forum to discuss goals, concerns and upcoming decisions.

"Don't do this during your family rush hour or right after work or right before you go to bed," he said. "Literally, put it on the calendar, figure out a thing you like to do together, a walk, a cocktail, a dinner, whatever it may be, a place that you know will give you the best probability of not canceling on it."

These meetings don't have to focus strictly on negatives but should also reinforce the positives, he said.

"At the beginning, go over: What have you done right? What's working? Where can you take a victory lap or give a high five or say, 'Hey, we did a good job this month on our spending,'" he said.

McLane said she encourages couples to think of quarterly money meetings like a regular checkup — a recurring appointment to have open conversations about debt, spending habits, career expectations and family support.

"This is a great way to discuss goals, concerns and upcoming decisions in a structured and judgment-free way," she said. "Financial harmony doesn't mean agreeing on everything. It means building trust, understanding each other's priorities, and committing to ongoing communication as life evolves."